

**UNITED STATES BANKRUPTCY COURT  
Eastern District of Missouri  
Thomas F. Eagleton U.S. Courthouse  
111 South Tenth Street, Fourth Floor  
St. Louis, MO 63102**

In re: **Debtor(s):**

Harold L Guido – See below for reported alias  
information. xxx-xx-2486  
– See below for reported alias information.

**Case No.: 20–45516 –B169**

**CHAPTER 7**

**Notice of Requirement to File Financial Management Course Certificate**

To be eligible to receive a discharge under Chapter 7 (11 U.S.C. § 727(a)(11)) or under Chapter 13 (11 U.S.C. § 1328(g)), the Debtor must complete an instructional course concerning personal financial management as described in 11 U.S.C. § 111.

The Debtor(s) and/or Debtor(s)' attorney is/are hereby notified that pursuant to Federal Rule of Bankruptcy Procedure 1007 the Debtor(s) must file a Financial Management Course Certificate (Official Form 423) unless an approved provider of an instructional course concerning personal financial management has notified the Court that the Debtor(s) has/have completed the course after filing the petition. This certificate must be filed within 60 days after the first date set for the meeting of creditors in a Chapter 7 case, and no later than the last payment made by the debtor under a plan in a Chapter 13 case. If the course provider has not notified the Court of course completion, the Debtor(s) must file the certificate by the time the case is eligible for discharge, or the case will be closed without a discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to file the Financial Management Course Certificate, the debtor(s) must pay the full reopening fee due for filing the motion.

The Court will not notify debtors whether course providers have filed the certificate of course completion. Debtors must monitor this status themselves.

FOR THE COURT:

/s/Dana C. McWay  
Clerk of Court

Dated: 1/15/21

**Reported Alias Information:**

Harold L Guido –

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